

**Information to identify the case:**

Debtor 1	<u>Jean M. Moelius</u>	Social Security number or ITIN	xxx-xx-3526
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-30379-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jean M. Moelius

3/2/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jean M. Moelius  
Debtor

Case No. 18-30379-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 02, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2023:

Recip ID	Recipient Name and Address
db	+ Jean M. Moelius, 843 South Concourse, Cliffwood Beach, NJ 07735-5350
517810474	Orthocenter, PO Box 1870, Cary, NC 27512-1870

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 02 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 02 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 02 2023 20:51:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517924187	Email/PDF: resurgentbknofications@resurgent.com	Mar 02 2023 20:50:03	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517915087	Email/PDF: bncnotices@becket-lee.com	Mar 02 2023 21:02:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517810469	+ EDI: WFNNB.COM	Mar 03 2023 01:34:00	Comenity Bank, PO Box 182124, Columbus, OH 43218-2124
517810470	EDI: WFNNB.COM	Mar 03 2023 01:34:00	Express/Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
517823924	Email/Text: collecadminbankruptcy@fnni.com	Mar 02 2023 20:52:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517810471	Email/Text: collecadminbankruptcy@fnni.com	Mar 02 2023 20:52:00	First Bankcard, PO Box 3331, Omaha, NE 68103-0331
517810472	Email/Text: PBNCNotifications@peritusservices.com	Mar 02 2023 20:51:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518415945	+ EDI: AISMIDFIRST	Mar 03 2023 01:34:00	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
518415946	+ EDI: AISMIDFIRST	Mar 03 2023 01:34:00	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Bank 73118-6051
517810473	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 02 2023 20:52:00	Mr. Cooper, Att: Bankruptcy Unit, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517822382	+ Email/Text: RASEBN@raslg.com	Mar 02 2023 20:51:00	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517841733	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 02 2023 20:52:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas

District/off: 0312-3

User: admin

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Date Rcvd: Mar 02, 2023

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			TX 75261-9096
517932738	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
517921169	EDI: Q3G.COM	Mar 03 2023 01:34:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517874198	EDI: Q3G.COM	Mar 03 2023 01:34:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517811296	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517810475	EDI: RMSC.COM	Mar 03 2023 01:34:00	TJX rewards/SYNCB, PO Box 965013, Orlando, FL 32896-5013
517912719	+ EDI: AIS.COM	Mar 03 2023 01:34:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 21			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kbuttery@moodklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Jean M. Moelius wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 6